

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

JUAN C PADILLA-MEDINA  
MARIA L NAVARRO  
Debtor(s)

Case No. 15-21515

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/22/2015.
- 2) The plan was confirmed on 10/19/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/26/2018.
- 6) Number of months from filing to last payment: 36.
- 7) Number of months case was pending: 38.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$41,200.00.
- 10) Amount of unsecured claims discharged without payment: \$34,658.01.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$12,792.78
Less amount refunded to debtor	\$192.78

**NET RECEIPTS: \$12,600.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$551.09
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,551.09**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI	Unsecured	825.00	NA	NA	0.00	0.00
AMERICAN GENERAL FINANCIAL/SP	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	2,470.00	2,470.62	2,470.62	686.00	0.00
CAPITAL ONE NA	Unsecured	735.00	760.18	760.18	211.07	0.00
CAVALRY SPV I LLC	Unsecured	2,802.00	2,641.47	2,641.47	733.44	0.00
CAVALRY SPV I LLC	Unsecured	1,436.00	1,492.74	1,492.74	414.48	0.00
CAVALRY SPV I LLC	Unsecured	540.00	540.91	540.91	150.19	0.00
CDA PONTIAC	Unsecured	61.00	NA	NA	0.00	0.00
CHASE CC	Unsecured	0.00	NA	NA	0.00	0.00
CHASE CC	Unsecured	2,541.00	NA	NA	0.00	0.00
CHASE CC	Unsecured	320.00	NA	NA	0.00	0.00
CMRE FINANCE	Unsecured	100.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	149.00	380.80	380.80	105.73	0.00
ECAST SETTLEMENT CORP	Unsecured	1,633.00	1,633.51	1,633.51	453.57	0.00
ECAST SETTLEMENT CORP	Unsecured	145.00	145.36	145.36	40.36	0.00
GEGRB/ASHLEY HOMESTORE	Unsecured	1,524.00	NA	NA	0.00	0.00
HARVARD COLLECTION SERVICE	Unsecured	4,882.00	NA	NA	0.00	0.00
HY CITE ROYAL PRESTIGE	Unsecured	1,460.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	1,222.00	1,207.64	1,207.64	335.32	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	454.00	NA	NA	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	3,107.00	3,185.61	3,185.61	884.53	0.00
PRA RECEIVABLES MGMT	Unsecured	928.00	987.87	987.87	274.30	0.00
PRA RECEIVABLES MGMT	Unsecured	94.00	94.09	94.09	26.13	0.00
PRA RECEIVABLES MGMT	Unsecured	5,259.00	5,577.76	5,577.76	1,548.74	0.00
PRA RECEIVABLES MGMT	Secured	NA	0.00	0.00	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	3,274.00	3,274.05	3,274.05	909.09	0.00
QUANTUM3 GROUP LLC	Unsecured	1,320.00	2,233.01	2,233.01	620.03	0.00
RENA WARE INTERNATIONAL	Unsecured	1,191.00	NA	NA	0.00	0.00
STANISCONTR	Unsecured	361.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	133.00	133.39	133.39	37.04	0.00
TD BANK USA	Unsecured	1,641.00	1,697.66	1,697.66	471.38	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WACHOVIA MORTGAGE	Secured	50,431.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Secured	3,611.00	50,112.36	50,643.61	0.00	0.00
WELLS FARGO BANK NA	Unsecured	NA	0.00	531.25	147.51	0.00
WELLS FARGO BANK NA	Secured	NA	531.25	531.25	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$50,643.61	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$531.25	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$51,174.86</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$28,987.92</b>	<b>\$8,048.91</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,551.09</u>
Disbursements to Creditors	<u>\$8,048.91</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$12,600.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/05/2018

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.